

Fig 2



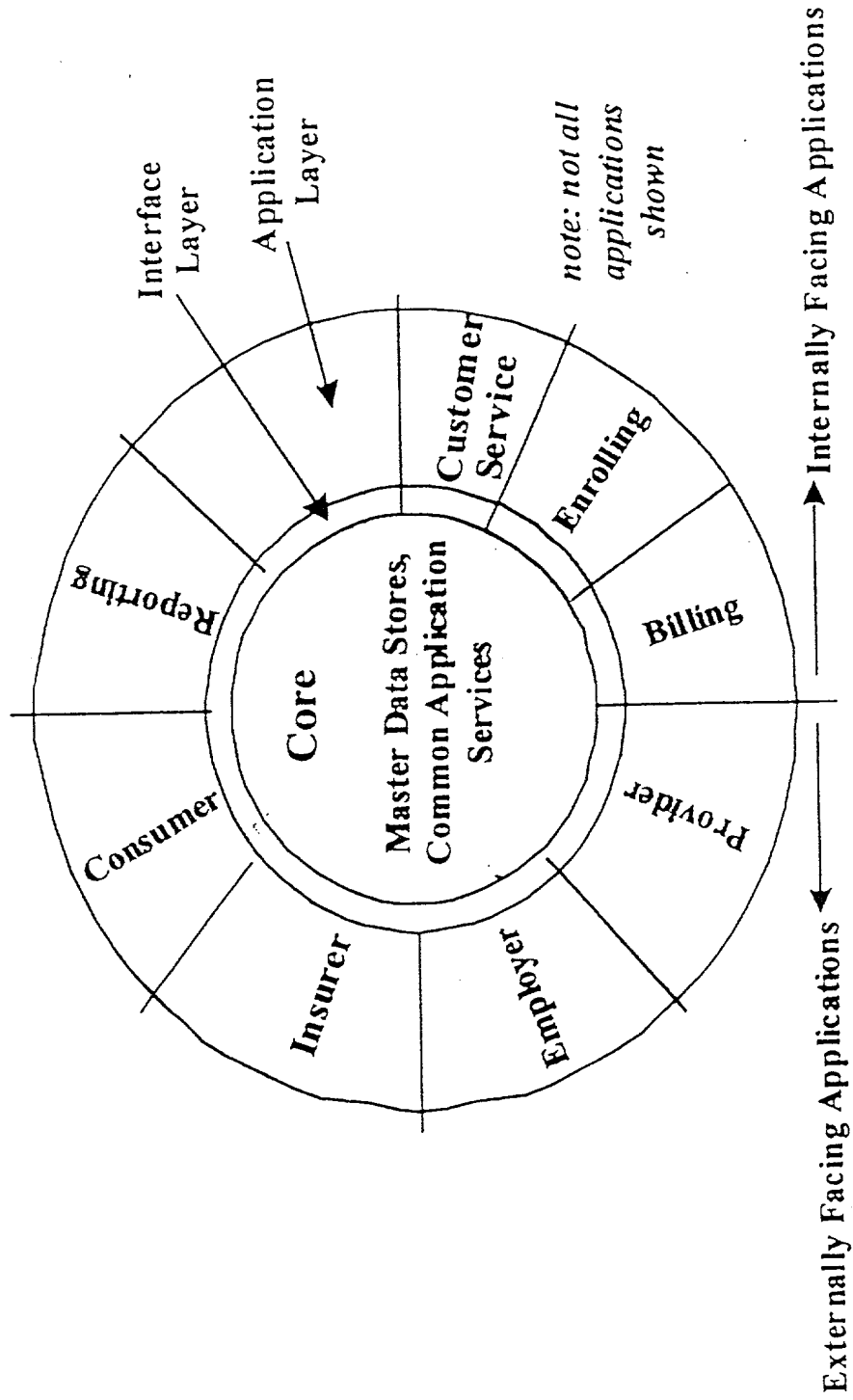
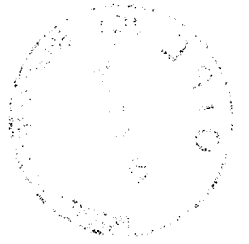


Figure 3



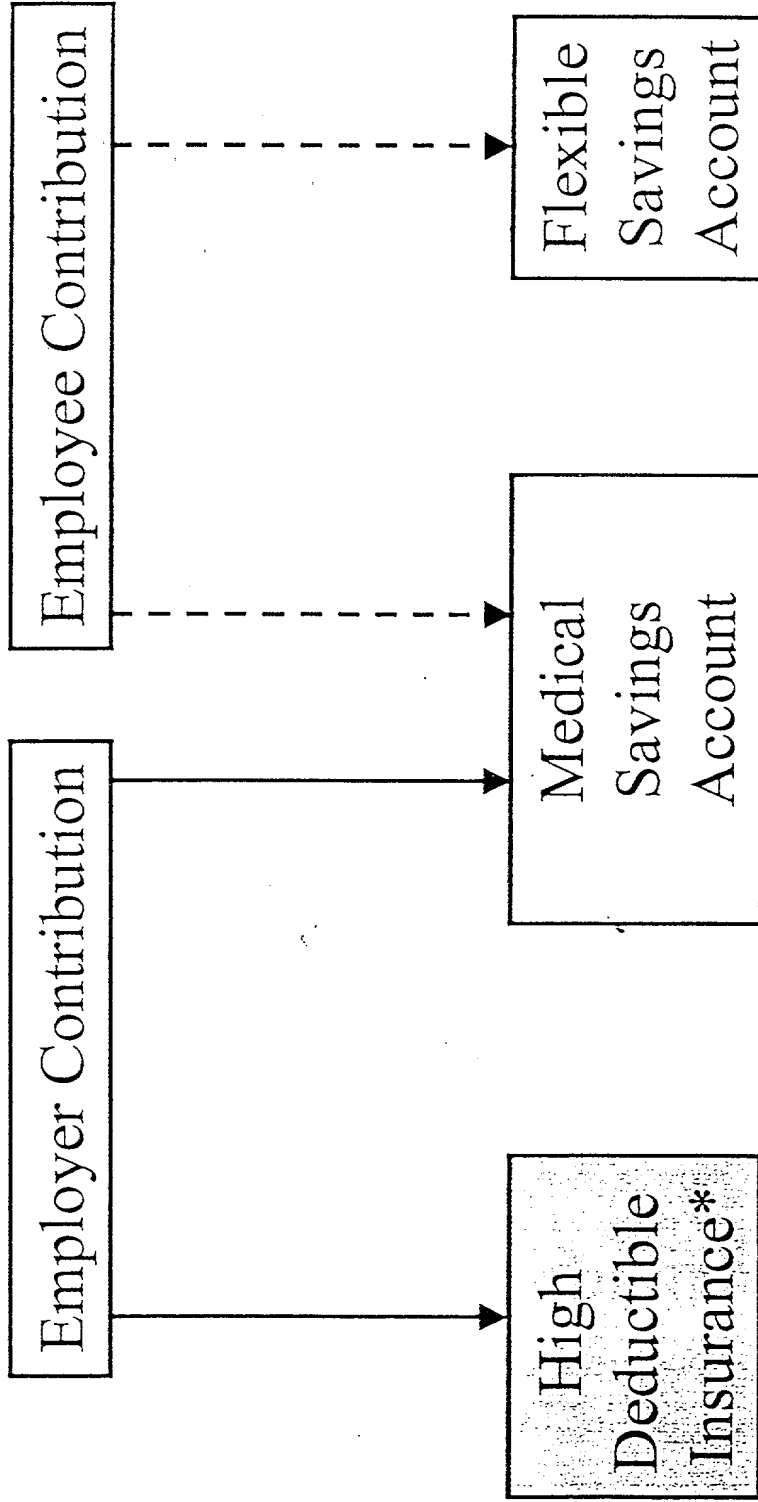
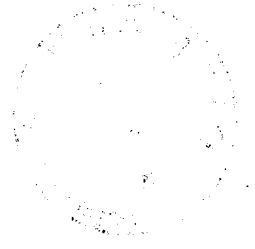


Fig 4



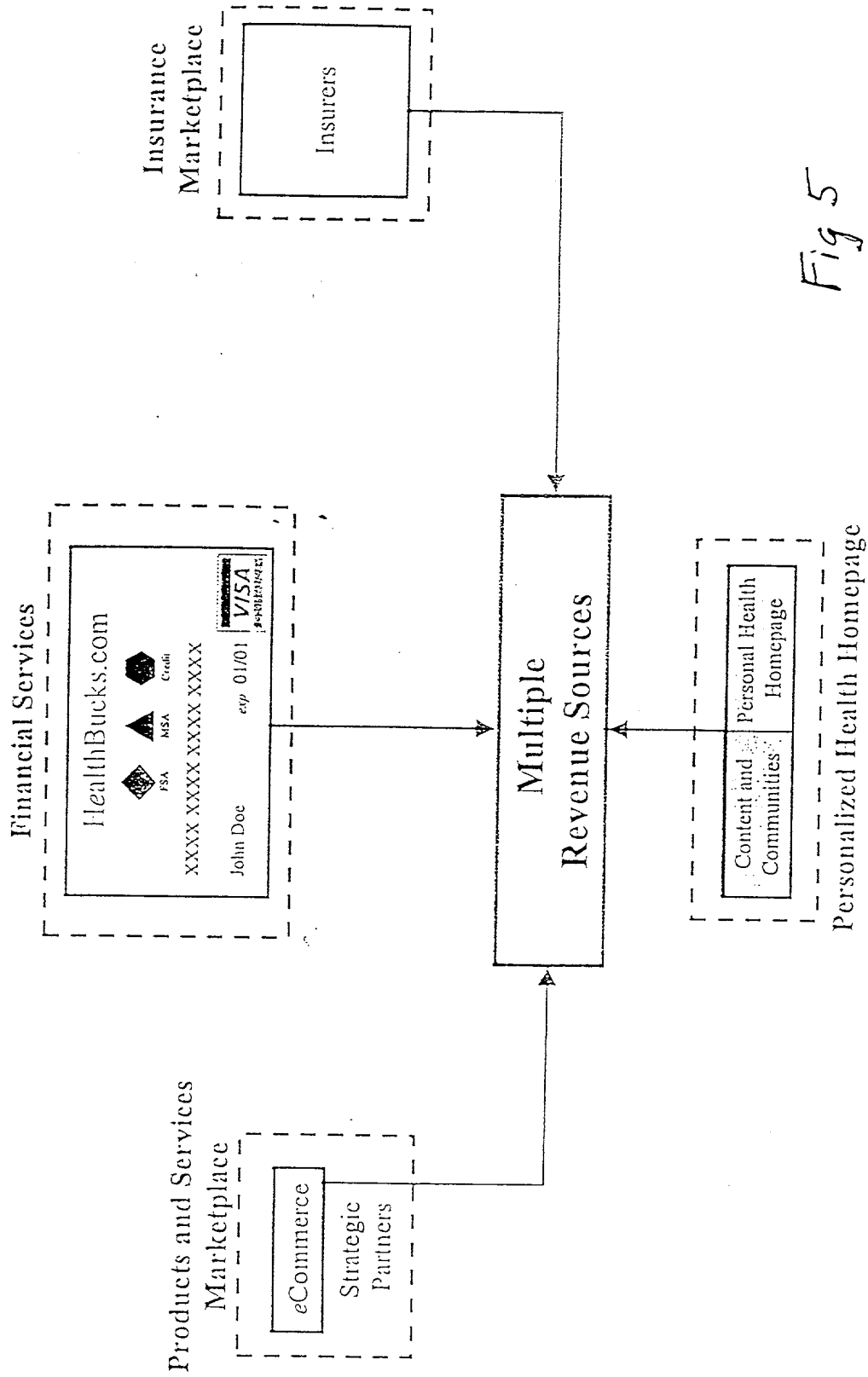
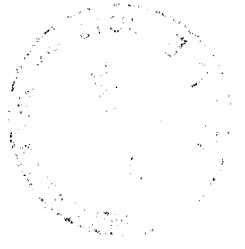


Fig 5



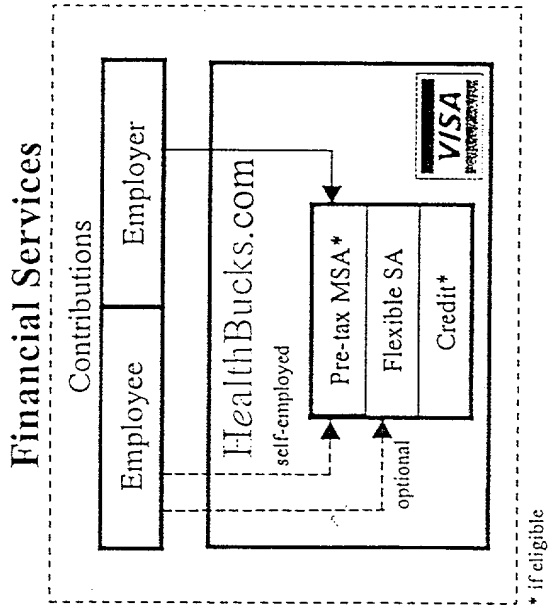
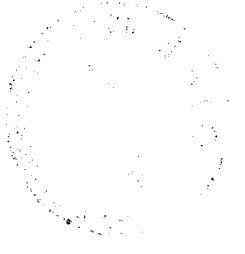


Fig 6



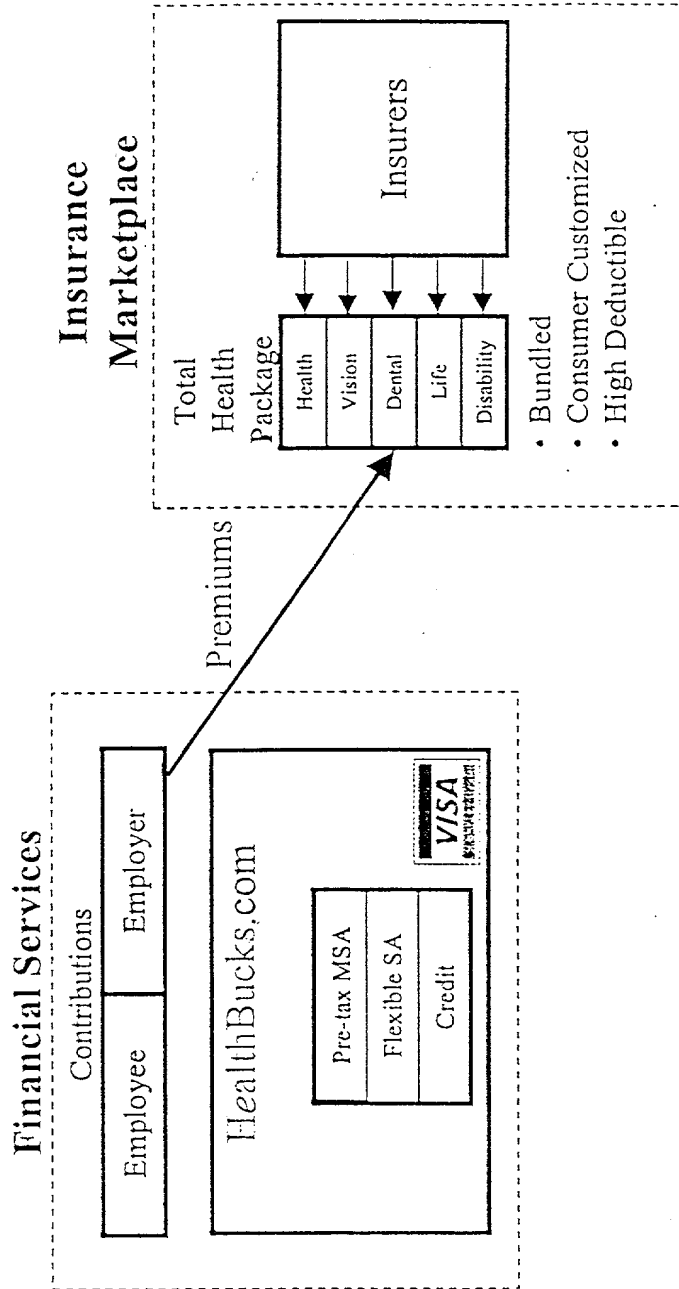
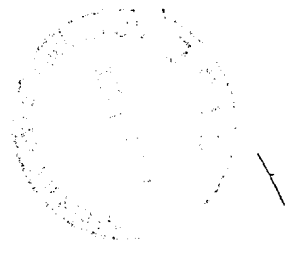


Fig 7



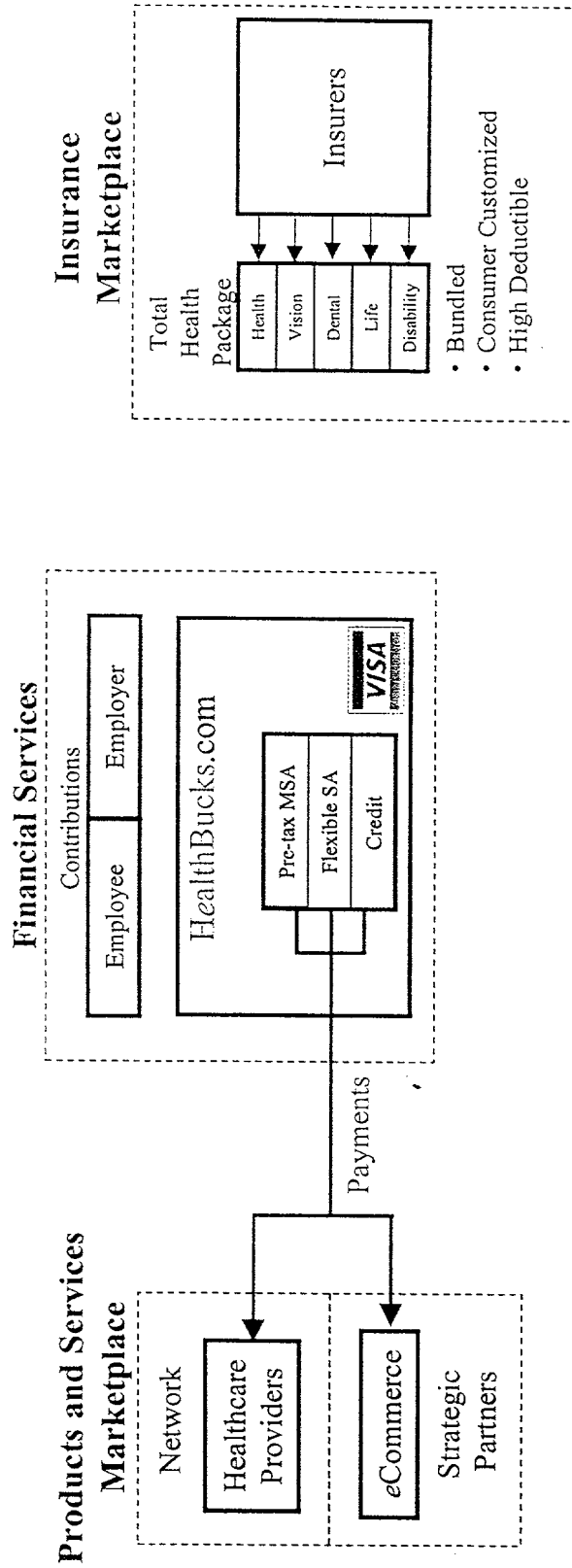
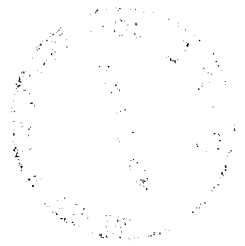


Fig 8



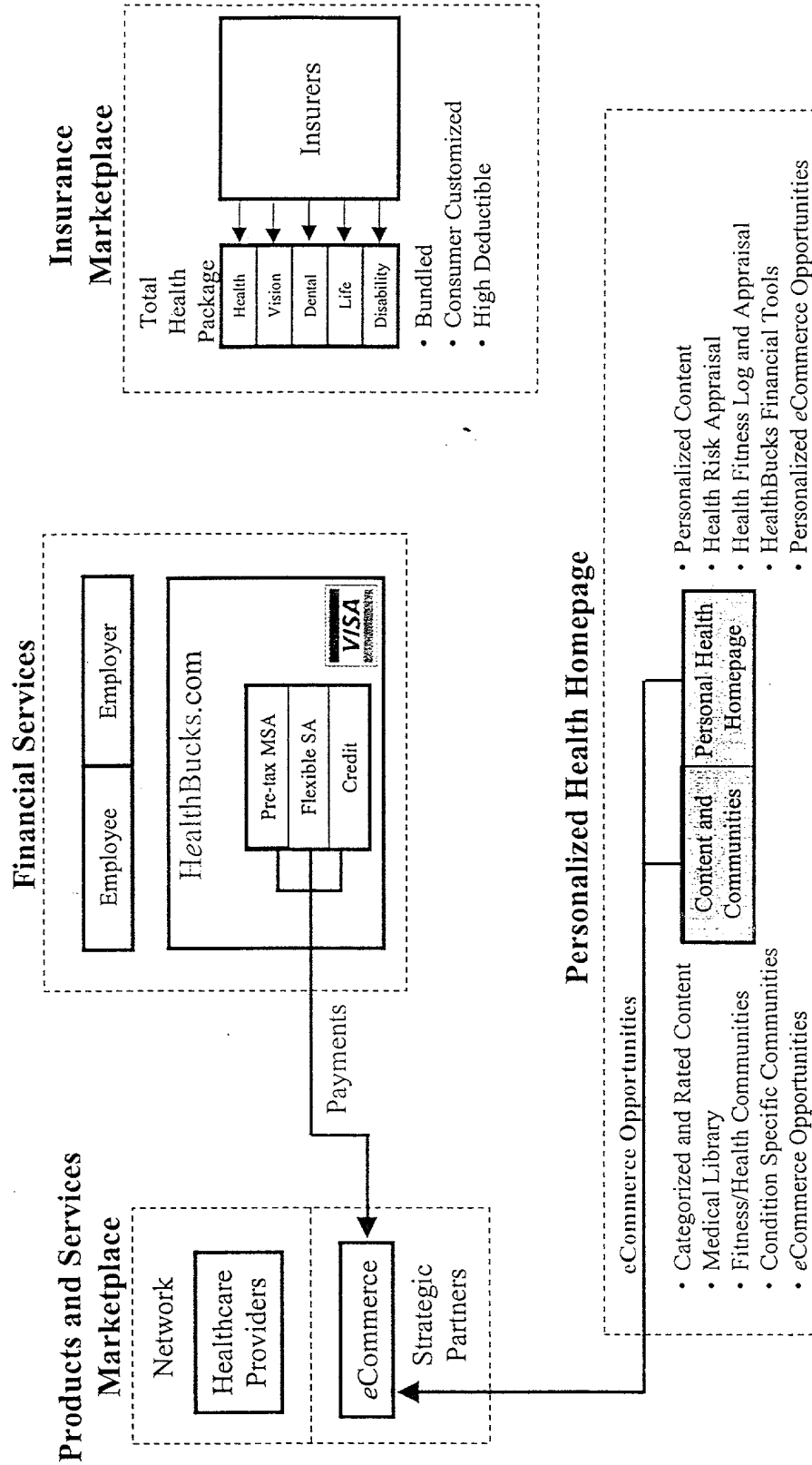
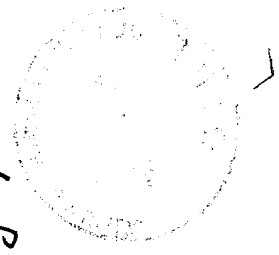


Fig 9



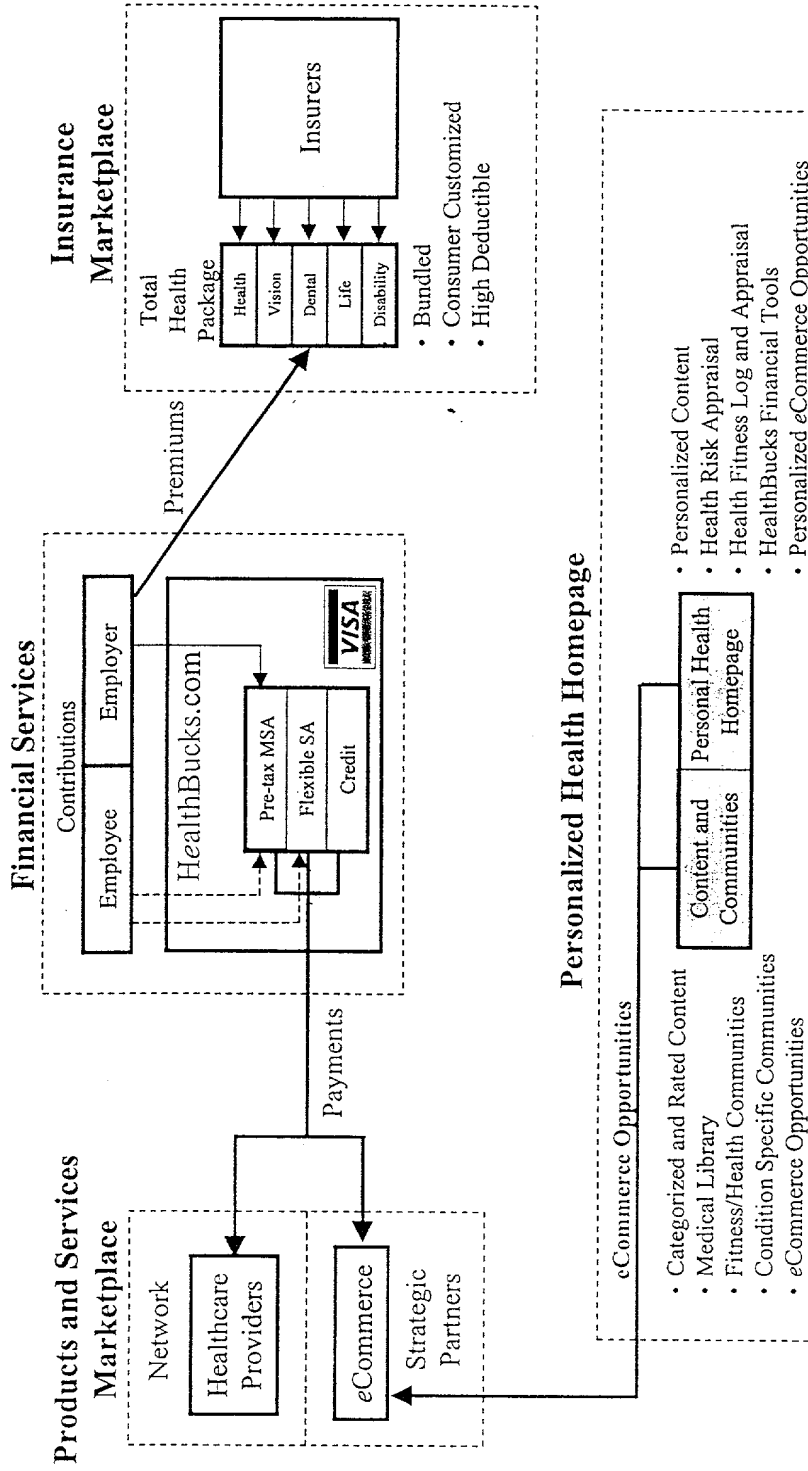


Fig 10

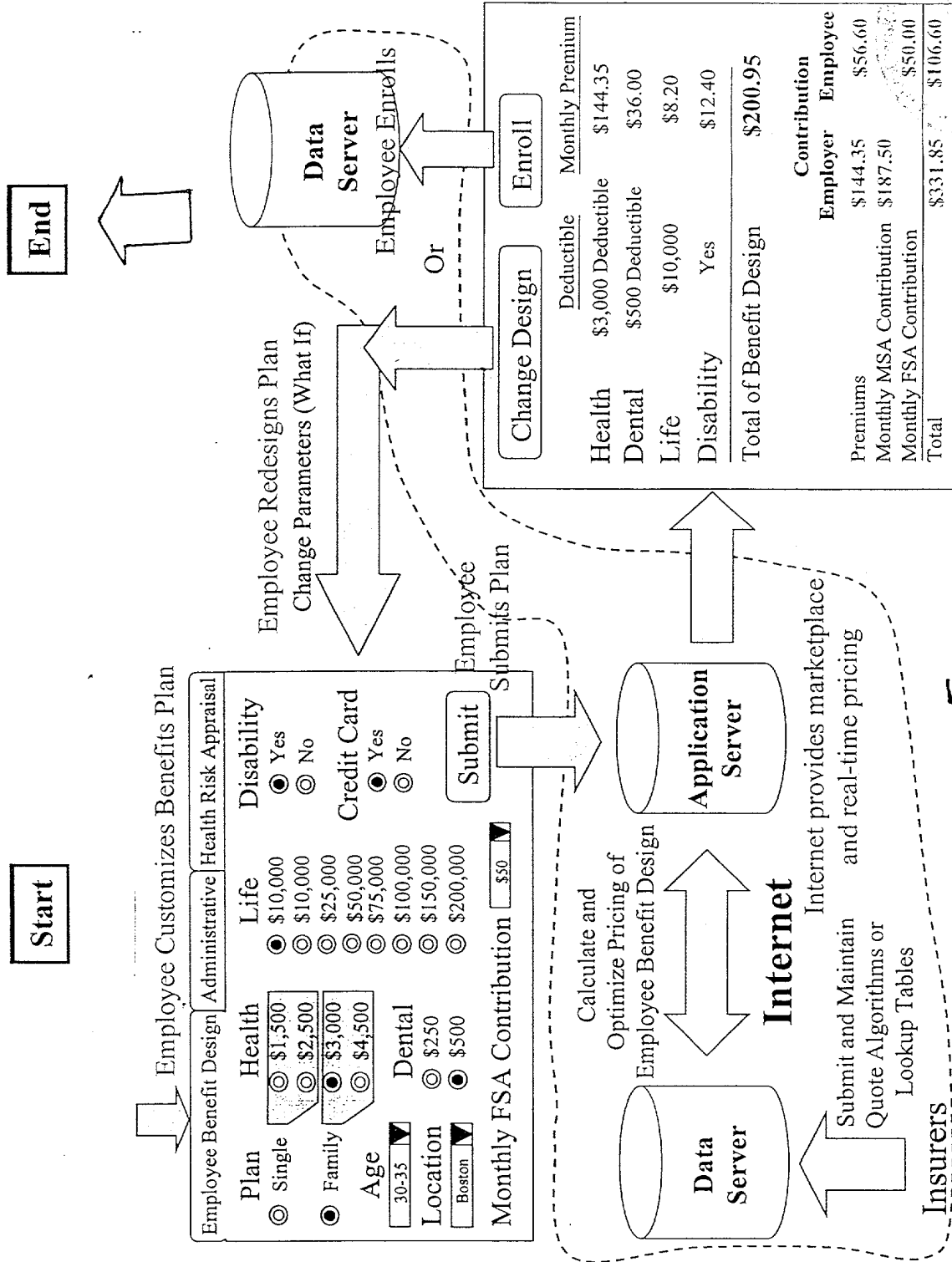


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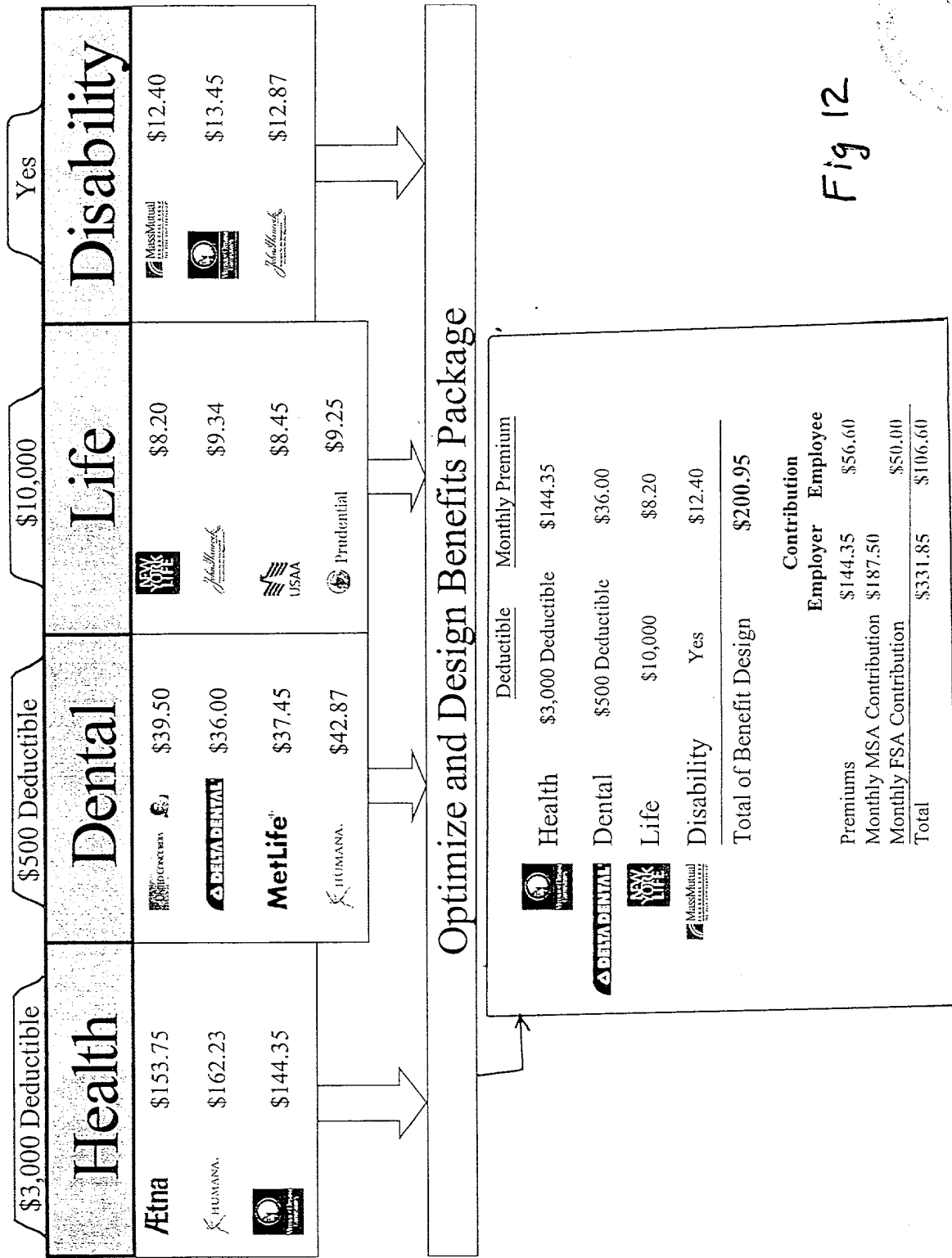
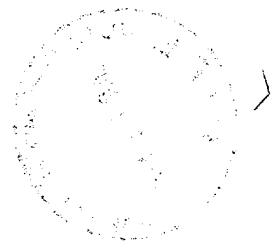


Fig 12

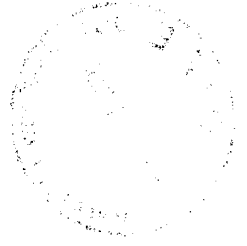


HealthBucks

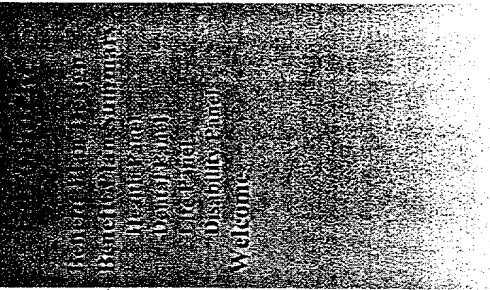
Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single	Annual Deductible <input type="text" value="\$3,000"/>	Your employer has selected \$3,000 as the Base Deductible Health Plan and will contribute \$187.50 monthly to your Medical Savings Account.
Dental <input type="text" value="\$500"/>	Annual Deductible <input checked="" type="checkbox"/>	
Life <input type="text" value="\$10,000"/>		
Disability <input checked="" type="radio"/> Yes <input type="radio"/> No		
Monthly Flexible Savings Account Pre-tax Contribution <input type="text" value="\$50"/>		
Credit Card <input checked="" type="radio"/> Yes <input type="radio"/> No		
		<input type="button" value="Submit"/>

Fig 13




HealthBucks




Benefit Plan Summary

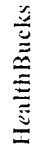
Employer Contribution

	Health	Product	Monthly Amount
	Health	\$3,000 Deductible	\$144.35
	MSA	75% of \$3,000 Health Deductible	\$187.50

\$331.85
Adjustment \$0.00
\$331.85

Employee Contribution

	Dental	\$500 Deductible	\$36.00
	Life	\$10,000	\$8.20
	Disability	Yes	\$12.40
	FSA	Pre-tax Contribution	\$50.00



\$106.60
Adjustment \$0.00
\$106.60

Maximum Annual Out-of-Pocket Cost for Health \$750
Maximum Annual Out-of-Pocket Cost for Dental \$500
Total Maximum Annual Out-of-Pocket Cost \$1,200

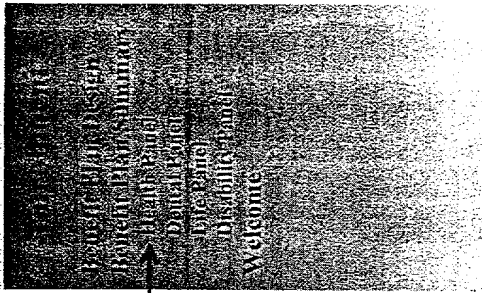
[Click on Logos for Price Comparison and Carrier Selection](#)

[Change Benefit Design](#)

[Enroll](#)

Fig 14

HealthBucks



Health Panel

\$3,000 Deductible

Insurer Monthly Premium

Etna

\$153.75



MetLife

\$162.23



\$144.35

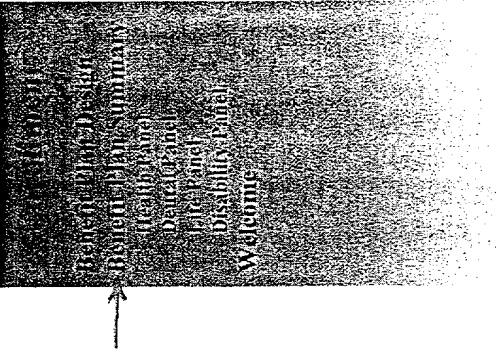


Submit



Fig 16

HealthBucks



Benefit Plan Summary

Employer Contribution

Etna	Health	Product	Monthly Amount
		\$3,000 Deductible	\$153.75
HealthBucks	MSA	75% of \$3,000 Health Deductible	\$187.50

Employee Contribution

Delta Dental	Dental	\$500 Deductible	\$36.00
New York Life	Life	\$10,000	\$8.20
MassMutual Financial Group	Disability	Yes	\$12.40
HealthBucks	FSA	Pre-tax Contribution	\$50.00

Maximum Annual Out-of-Pocket Cost for Health	\$750
Maximum Annual Out-of-Pocket Cost for Dental	\$500
Total Maximum Annual Out-of-Pocket Cost	\$1,200
Adjustment	\$106.60
	\$116.00



[Click on Logos for Price Comparison and Carrier Selection](#)

[Enroll](#)

[Change Benefit Design](#)

Fig 17

HealthBucks

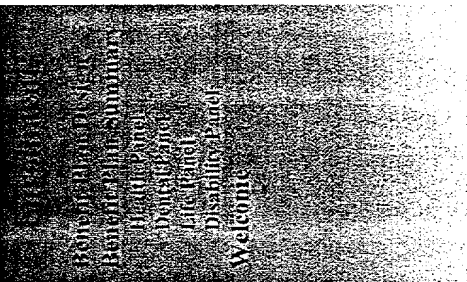
Welcome to the HealthBucks
 Benefit Plan Design
 Health Plan
 Dental Plan
 Life Plan
 Disability Plan
 Welcome

Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single Dental <input type="checkbox"/> \$500 <input checked="" type="checkbox"/> Annual Deductible Life <input type="checkbox"/> \$10,000 <input checked="" type="checkbox"/> Annual Deductible Disability <input checked="" type="radio"/> Yes <input type="radio"/> No	Your employer has selected \$4,500 as the Annual Deductible. Base Deductible Health Plan and will contribute \$187.50 monthly to your Medical Savings Account.	Your employer has selected \$3,000 as the Base Deductible Health Plan and will contribute \$187.50 monthly to your Medical Savings Account.
Monthly Flexible Savings Account Pre-tax Contribution <input type="text" value="\$50"/>		<input type="button" value="Submit"/>


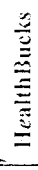
Fig 18

HealthBucks






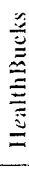
Benefit Plan Summary

Employer Contribution

	Health	Product	Monthly Amount
	MSA	\$4,500 Deductible	\$126.08
		75% of \$3,000 Health Deductible	\$187.50

\$313.58
Adjustment +\$18.27
\$331.85

Employee Contribution

	Dental	\$500 Deductible	\$36.00
	Life	\$10,000	\$8.20
	Disability	Yes	\$12.40
	FSA	Pre-tax Contribution	\$50.00

\$106.60
Adjustment -\$18.27
\$88.33

Maximum Annual Out-of-Pocket Cost for Health \$2,250
Maximum Annual Out-of-Pocket Cost for Dental \$500
Total Maximum Annual Out-of-Pocket Cost \$2,750

[Click on Logos for Price Comparison and Carrier Selection](#)

[Change Benefit Design](#)

[Enroll](#)

Fig 19

HealthBucks

HealthBucks is a program that provides financial incentives to members who meet certain health goals. The program is designed to encourage healthy behaviors and reduce healthcare costs. Members can earn rewards for achieving goals such as maintaining a healthy weight, exercising regularly, and not smoking. Rewards can be used for a variety of purposes, including paying for healthcare services, purchasing health insurance, or simply saving money. The program is available to all members who are enrolled in a HealthBucks plan.

Health Panel

\$4,500 Deductible

Insurer Monthly Premium

Aetna

\$126.08



MetLife

\$133.03



\$118.67

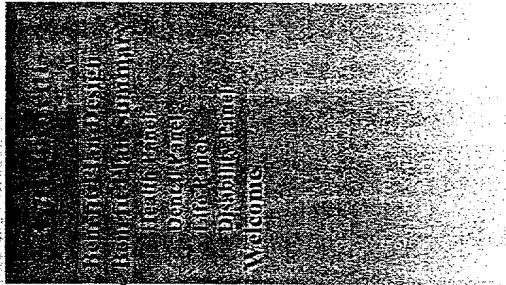


Submit



Fig 20

HealthBucks



Benefit Plan Summary

Employer Contribution

Product	Monthly Amount
Health	\$126.08
MSA	\$187.50

Aetna

HealthBucks

\$313.58
Adjustment
+\$18.27
\$331.85

Employee Contribution

DELTA DENTAL	Dental	\$500 Deductible	\$36.00
NY LIFE	Life	\$10,000	\$8.20
MassMutual	Disability	Yes	\$12.40
HealthBucks	FSA	Pre-tax Contribution	\$50.00

\$106.60
Adjustment
-\$18.27
\$88.33

Maximum Annual Out-of-Pocket Cost for Health \$2,250
Maximum Annual Out-of-Pocket Cost for Dental \$500
Total Maximum Annual Out-of-Pocket Cost \$2,700



Change Benefit Design

Click on Logos for Price Comparison and Carrier Selection

Enroll

Fig 21

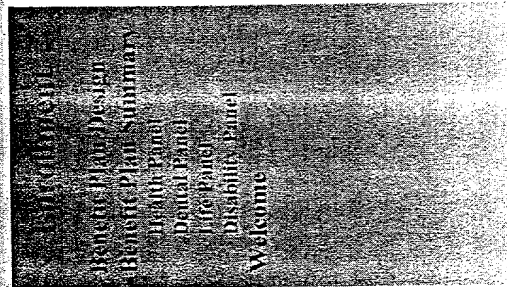
HealthBucks

Benefit Plan Design

Administrative	Benefit Plan Design	Health Profile
Health <input checked="" type="radio"/> Family <input type="radio"/> Single	Annual Deductible <input type="text" value="\$3,000"/>	Your employer has selected \$3,000 as the
Dental <input type="text" value="\$500"/> Annual Deductible		Base Deductible Health Plan and will contribute
Life <input type="text" value="\$10,000"/>		\$187.50 monthly to your Medical Savings Account.
Disability <input checked="" type="radio"/> Yes <input type="radio"/> No		
Monthly Flexible Savings Account Pre-tax Contribution		
Credit Card <input checked="" type="radio"/> Yes <input type="radio"/> No		
		<input type="text" value="\$100"/>
		<input type="button" value="Submit"/>

Fig 22

HealthBucks



Benefit Plan Summary

Employer Contribution

Aetna

Health

\$3,000 Deductible

\$153.75

HealthBucks

MSA

75% of \$3,000 Health Deductible

\$187.50

\$341.25
Adjustment -\$9.40
\$331.85

Employee Contribution

Delta Dental

Dental

\$500 Deductible

\$36.00

New York Life

Life

\$10,000

\$8.20

MassMutual

Disability

Yes

\$12.40

HealthBucks

FSA

Pre-tax Contribution

\$100.00

\$206.60
Adjustment +9.40
\$216.00

Maximum Annual Out-of-Pocket Cost for Health \$750

Maximum Annual Out-of-Pocket Cost for Dental \$500

Total Maximum Annual Out-of-Pocket Cost \$1,200

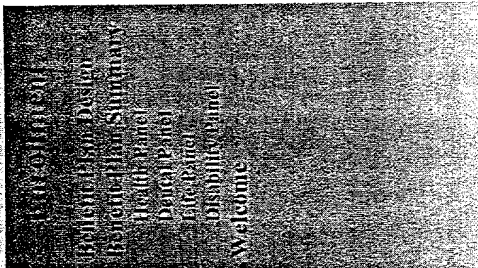
[Change Benefit Design](#)

[Enroll](#)

Click on Logos for Price Comparison and Carrier Selection

Fig 23

HealthBucks



Welcome to HealthBucks!

- Your application has been accepted!
- \$216.00 will be withheld from your monthly salary.
- Your maximum annual out-of-pocket cost for health is \$750.
- Your maximum annual out-of-pocket cost for dental is \$500.
- Your total maximum out-of-pocket cost is \$1,200.
- You have placed \$100 per month in the HealthBucks pre-tax Flexible Savings Account to offset your maximum out-of-pocket cost.
- Your Flexible Savings money will be used first (they are "use-or-lose" dollars).
- You will be mailed a credit application within the next day.
- You will receive your HealthBucks debit card in two weeks and a replacement credit card once your credit rating has been established - usually two weeks after receipt of your credit application.
- You will receive policies from the carriers you selected within three weeks.
- You can always review benefit coverages on-line at MyHealthBucks (your personal health homepage). You will establish this homepage in a few minutes.
- Your policies will take effect on **January 1, 2001**.
- We appreciate your business - please take a second to fill out the enrollment survey question below:

I found the enrollment process:

<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Very Easy	Easy	Difficult	Very Difficult

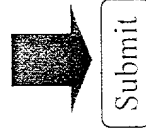


Fig 24

Service and Product Provider Payment

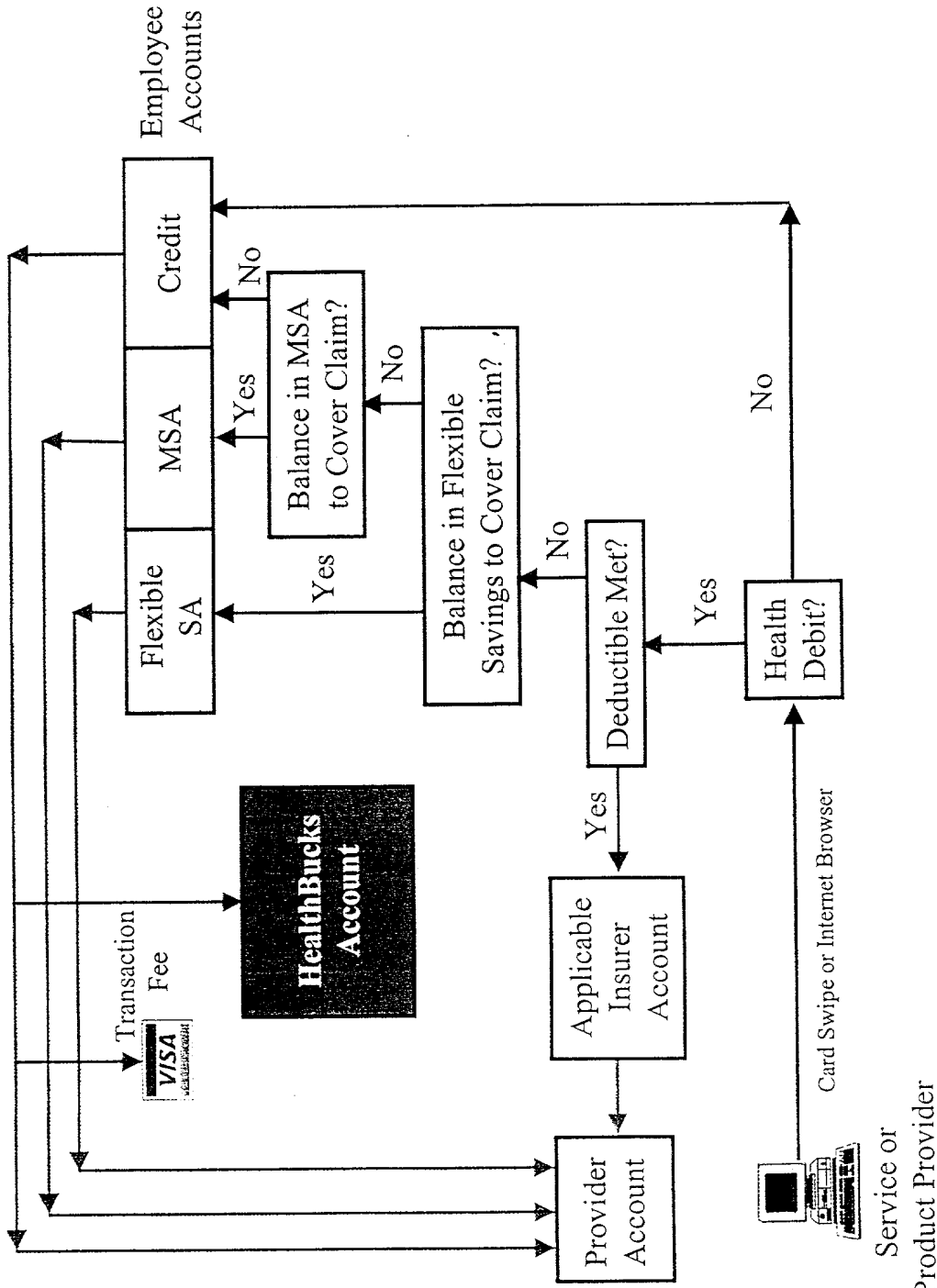


Fig 2.5

Premium and Contribution Flow

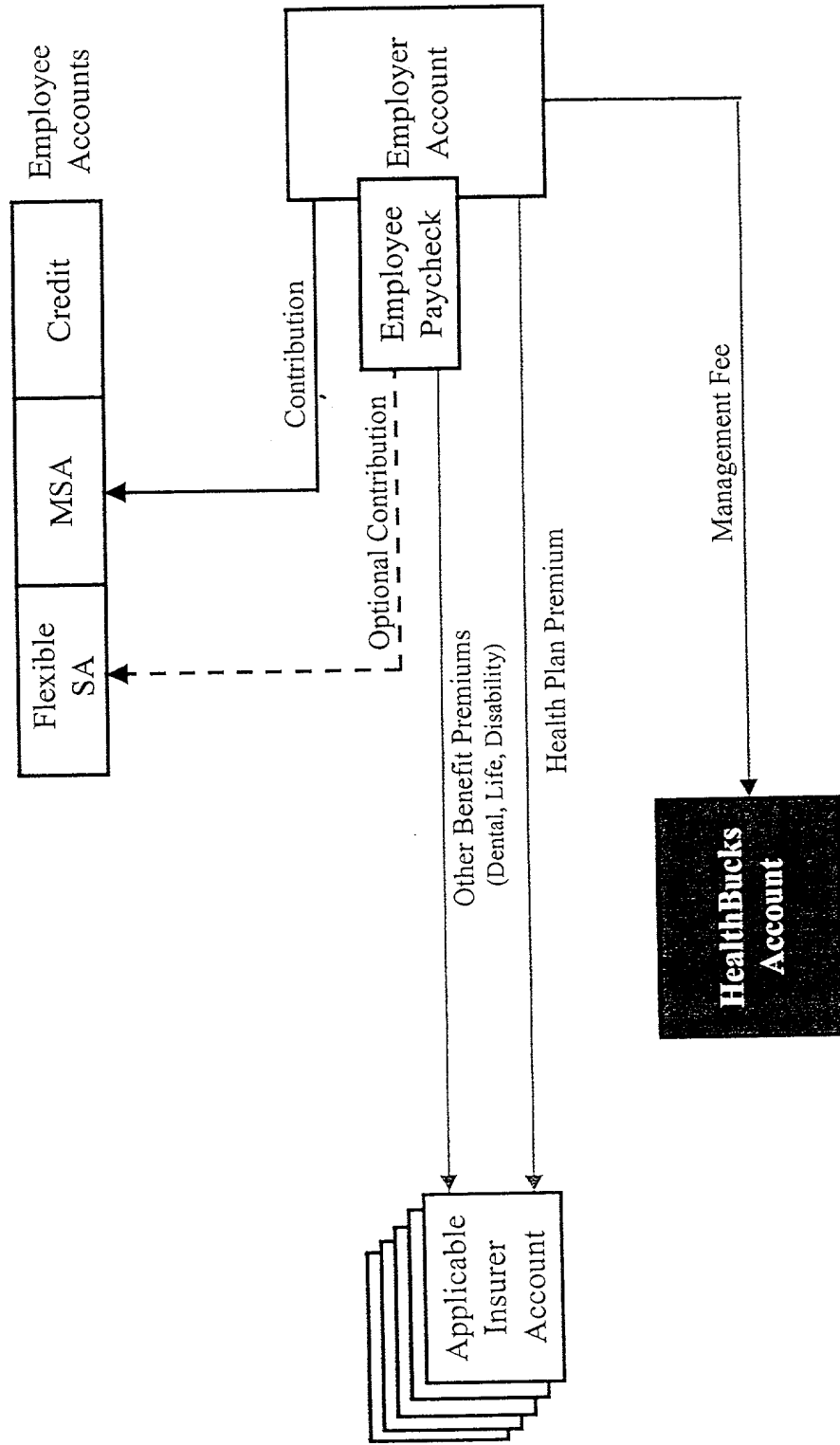


Fig 26

Example

Family of Four in Cincinnati

<u>Managed Care Model</u>	<u>HealthBucks.com Model</u>
<p>PPO Product with Network</p> <p>Current Premium= \$468/month for PPO</p> <ul style="list-style-type: none"> • \$250 Deductible • Co-Pays (IP/OP) • 10% Co-Insurance (in network) • 30% Co-Insurance (out of network) • Higher Cost for Out of Network 	<p>High Deductible Insurance with MSA</p> <p>Insurance Deductible \$3,100</p> <p>Annual Insurance Premium \$1,320</p> <p>MSA Contribution* (Non-Taxable) \$2,325</p> <p>Cost of Insurance and Contributions \$3,645</p> <p>Management Fee to HealthBucks.com (7%) \$255</p>
<p><i>Employee has additional out-of-pocket costs</i></p> <p>Total Cost to Employer \$468 x 12 = \$5,616</p>	<p>Total Cost to Employer \$3,900</p>
<p>Max Out of Pocket for Employee (not counting deductibles or co-payments)</p> <p>\$500</p>	<p>Max Out of Pocket for Employee \$775</p>
<p>* Limited to 75% of Deductible</p>	<p>\$1,716 Savings (31%)</p>
	<p>Note: Management Fee includes commissions Managed Care Management Fee is 14-15%</p>

Fig. 27

<p>Example</p> <p>Family of Four in San Francisco</p>	
<p><u>Managed Care Model</u></p> <p>PPO Product with Network</p> <p>Current Premium= \$804/month for PPO</p> <ul style="list-style-type: none"> • \$500 Deductible • Co-Pays (IP/OP) • 10% Co-Insurance (in network) • 30% Co-Insurance (out of network) • Higher Cost for Out of Network <p><i>Employee has additional out-of-pocket costs</i></p> <p>Total Cost to Employer \$804 x 12 = \$9,648</p> <p>Max Out of Pocket for Employee (not counting deductibles or co-payments)</p> <p>\$500</p> <p>* Limited to 75% of Deductible</p>	<p><u>HealthBucks.com Model</u></p> <p>High Deductible Insurance with MSA</p> <p>Insurance Deductible \$3,100</p> <p>Annual Insurance Premium \$4,224</p> <p>MSA Contribution* (Non-Taxable) \$2,325</p> <p>Cost of Insurance and Contributions \$6,549</p> <p>Management Fee to HealthBucks.com (7%) \$458</p> <p>Total Cost to Employer \$7,007</p> <p>Max Out of Pocket for Employee \$775</p> <p>Note: Management Fee includes commissions Managed Care Management Fee is 14-15%</p>

Fig.28

HealthBucks.com

Personalized Health Information, Customized Benefits, Financial Tools and Services, and Efficient Markets to Empower Consumers

- HealthBucks.com model creates savings for employers insuring families.

	Family of 4	Single
Cincinnati	31%	3%
San Francisco	27%	-17%
Miami	50%	8%
Phoenix	15%	-27%
Average	31%	-9%

Assume the Employer Insures 10 Families and 10 Singles

	Cost of Managed Care		
	Family of 4	Single	Total
Cincinnati	\$5,616	\$1,740	\$73,560
San Francisco	\$9,648	\$2,364	\$120,120
Miami	\$8,844	\$2,040	\$108,840
Phoenix	\$5,400	\$1,524	\$69,240
Average	\$7,377	\$1,917	\$92,940

	Cost of HealthBucks		
	Family of 4	Single	Total
	\$3,900	\$1,694	\$55,945
	\$7,007	\$2,773	\$97,803
	\$4,401	\$1,887	\$62,879
	\$4,606	\$1,938	\$65,447
	\$4,979	\$2,073	\$70,518

	Percent Savings
	24%
	19%
	42%
	5%
	24%

Fig. 29